

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Harold James Wenrich
Debtor

Case No. 15-05331-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRadginsk
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

Date Rcvd: May 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2019.

db +Harold James Wenrich, 934 Maple Lane, Lebanon, PA 17046-2011
4732384 +Chase Manhattan Mortgage, Attention: Bankruptcy Dept., 3415 Vision Drive, Columbus, OH 43219-6009
4732386 +CitiBank/CitiCorpCredit, PO Box 790040, Saint Louis, MO 63179-0040
4732387 +CitiBank/Sears, PO Box 790040, Saint Louis, MO 63179-0040
4732389 +Cynthia Wenrich, 934 Maple Lane, Lebanon, PA 17046-2011
4833106 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4732392 +Northland Group Inc, Post Office Box 390905, Mail Code: C315, Minneapolis, MN 55439-0905
4732393 +Northwest Savings Bank, PO Box 337, Warren, PA 16365-0337
4732382 PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4778671 +PNC Bank, National Association, c/o PNC Mortgage, a division of PNC Bank, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5421
4732394 +PNC Mortgage, Attention: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg, OH 45342-5421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: cms-bk@cms-collect.com May 17 2019 18:51:51 Capital Management Services,

4732383 E-mail/Text: cms-bk@cms-collect.com May 17 2019 18:51:51 Capital Management Services,
698 1/2 S Ogden Street, Buffalo, NY 14206-2317
4732385 +EDI: PRA.COM May 17 2019 22:53:00 CitiBank, c/o Portfolio Recovery Assoc, PO Box 41067, Norfolk, VA 23541-1067
4732388 +EDI: CRFRSTNA.COM May 17 2019 22:53:00 Credit First, N.A., PO Box 818011, Cleveland, OH 44181-8011
4732391 +EDI: MID8.COM May 17 2019 22:53:00 GE Capital Retail Bank, c/o Midland Funding,
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
4732381 EDI: IRS.COM May 17 2019 22:53:00 Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4753374 +EDI: MID8.COM May 17 2019 22:53:00 Midland Credit Management, Inc.,
as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4763298 EDI: PRA.COM May 17 2019 22:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4735554 EDI: RECOVERYCORP.COM May 17 2019 22:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4765511 EDI: eCAST.COM May 17 2019 22:53:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
4732390* +Cynthia Wenrich, 934 Maple Lane, Lebanon, PA 17046-2011

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
Gary J Imblum on behalf of Debtor 1 Harold James Wenrich gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase
.com
Joshua I Goldman on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor PNC Bank, National Association tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Harold James Wenrich**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:15-bk-05331-HWV**

Social Security number or ITIN **xxx-xx-5141**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Harold James Wenrich

**By the
court:**

5/17/19



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.